

SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **1999-09-10** | Period of Report: **1999-08-31**
SEC Accession No. **0001029367-99-000002**

([HTML Version](#) on [secdatabase.com](#))

SUBJECT COMPANY

FIRST MARINER BANCORP

CIK: **946090** | IRS No.: **521834860** | State of Incorporation: **MD** | Fiscal Year End: **1231**
Type: **4** | Act: **34** | File No.: **000-21815** | Film No.: **99709536**
SIC: **6022** State commercial banks

Mailing Address
1801 S CLINTON ST
BALTIMORE MD 21224

Business Address
1801 S CLINTON STREET
BALTIMORE MD 21224
4103422600

REPORTING OWNER

CERMAK ROSE M

CIK: **1029367**
Type: **4**

Mailing Address
C/O FIRST MARINER
BANCORP
1801 S CLINTON ST
BALTIMORE MD 21224

Business Address
C/O FIRST MARINER
BANCORP
1801 S CLINTON ST
BALTIMORE MD 21224
4103422600

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check this box if no longer subject to Section 16.
 Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person
 CERNAK, ROSE M
 FIRST MARINER BANCORP
 1801 S. CLINTON STREET
 BALTIMORE, MD 21224
 USA
2. Issuer Name and Ticker or Trading Symbol
 FIRST MARINER BANCORP
 FMAR
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year
 AUGUST 31, 1999
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director () 10% Owner () Officer (give title below) () Other
 (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

<TABLE>
 <CAPTION>

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month	6. Director (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership
<S> COMMON STOCK	<C> 8/3/99	<C> P	<C><C> 1,000	<C> <C> A \$11.50	<C> 4,000	<C> <C> I HUSBAND

<CAPTION>

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date	4. Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities	10. Director (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership
<S>	<C>	<C>	<C>	<C><C>	<C> <C>	<C> <C>	<C>	<C>	<C>	<C> <C>

</TABLE>
 Explanation of Responses:
 SIGNATURE OF REPORTING PERSON
 /s/ ROSE M. CERNAK
 DATE
 SEPTEMBER 10, 1999